

# VOLUME II COMMON RECORD TECHNICAL REFERENCE

---

COMMON ORIGATION AND DISBURSEMENT  
2017-2018 TECHNICAL REFERENCE





<b>IMPLEMENTATION GUIDE .....</b>	<b>1</b>
<b>TABLE OF CONTENTS.....</b>	<b>1</b>
<b>IMPLEMENTATION GUIDE FOR 2017-2018 .....</b>	<b>6</b>
<b>COMMON RECORD VALID FORMAT RULES.....</b>	<b>6</b>
Common Record XML Schema Guidelines .....	6
<b>2017-2018 COMMON RECORD XML SCHEMA.....</b>	<b>8</b>
Maximum Length Values and Leading Zeroes .....	8
Empty (Blank) and Null Tags .....	9
<b>DATA TYPES .....</b>	<b>11</b>
Date Fields.....	11
Date/Time Fields .....	11
Year Fields .....	12
Year/Month Fields.....	12
Decimal Fields.....	12
Dollar Amount Fields .....	12
Percentage Fields .....	14
Integer Fields .....	15
String Fields .....	15
Boolean Fields.....	15
XML Predefined Entity References .....	16
<b>COMMON RECORD PROCESSING RULES .....</b>	<b>17</b>
Document.....	17
Document Submission .....	17
Batch Processing .....	17
COD Message Classes .....	18
Logical Record Length Limitation.....	18
COD Receipts.....	18
Response Documents .....	19
Response Code .....	20
Storing of Reject Records .....	23
Document Validation.....	23
Sequence of Data Elements Required for Document Processing.....	24
Document ID Required for Document Submission .....	24
Duplicate Document IDs .....	25
Inability to Process Future-Dated Documents .....	25
Documents Submitted Must Contain at Least One Detailed Record.....	26
Document Submissions of One Detailed Record.....	26
Document Submissions of Multiple Detailed Records.....	27
Minimum Data Elements Required for Document Processing.....	28
Routing ID.....	42
Entity ID.....	42
Total Count in the Reported Financial Summary Complex Element.....	49

Total Award Amount Reported in the Reported Financial Summary Complex Element .....	51
Total Disbursement Amount Reported in the Reported Financial Summary Complex Element .....	51
Person Identifier .....	52
PLUS Rules Applied to All Award Types.....	54
PLUS Rules Applied to only PLUS Awards .....	55
Changing Student Identifier Information .....	59
Borrower Identifier .....	63
Changing Borrower Identifier Information .....	65
CPS Transaction Number .....	66
Student Identifier and Data Elements Matched against the CPS.....	66
Parent Identifier Matched Against the CPS and Credit Reporting Agency .....	70
Data Elements Pulled from the CPS .....	71
Citizenship Status Code Processing for Pell, TEACH and Direct Sub/Unsub .....	71
Note Message Field .....	72
Updating Phone Numbers.....	73
Student Eligibility Fields (Formerly Ability to Benefit).....	74
Enrollment School Code Field.....	79
<b>DIRECT LOAN AWARD AND DISBURSEMENT PROCESS.....</b>	<b>81</b>
Utilizing Award Key for Subsidized and Unsubsidized Loans .....	81
Disbursement Sequence Number Required on all Disbursements .....	84
Disbursement Release Indicator.....	85
Establishing an Initial Direct Loan Award .....	86
Submitting Direct Loan Anticipated Disbursement Information .....	90
Generating Disclosure Statements .....	90
Award Level Editing .....	93
Disbursement Level Editing.....	97
Submitting Direct Loan Disbursement Information and Disbursement Release Indicator.....	98
Reporting Pennies in the Award and Disbursement Amount Data Elements.....	104
Calculating Direct Loan Disbursements .....	104
Disbursement Amount (Gross) Calculations .....	105
<b>Origination Fee Calculation.....</b>	<b>108</b>
Origination Fee Percent for Subsidized and Unsubsidized Direct Loans .....	108
Origination Fee Percentage for PLUS Direct Loans .....	110
COD Reject Edit 213 .....	112
<b>Interest Rebate Calculation .....</b>	<b>113</b>
Interest Rebate Percent for Subsidized and Unsubsidized Direct Loans .....	113
Interest Rebate Percent for PLUS Direct Loans.....	113
<b>Disbursement Net Amount, Disbursement Fee Amount, and Interest Rebate Amount Calculations.....</b>	<b>114</b>
<b>Updating Academic Year and Financial Award Begin and End Dates .....</b>	<b>117</b>
<b>Updating and Adjusting Direct Loan Disbursement Amounts and Dates.....</b>	<b>119</b>
<b>Disbursement Requirements for Award Amount Updates .....</b>	<b>121</b>
<b>Inactivating a Direct Loan .....</b>	<b>124</b>
<b>Generating Direct Loan Booking Notification Responses.....</b>	<b>125</b>
<b>Generating Payment to Servicer Responses .....</b>	<b>128</b>
<b>Loan Discharge .....</b>	<b>131</b>
<b>Master Promissory Notes .....</b>	<b>133</b>
<b>Master Promissory Note Features.....</b>	<b>136</b>
<b>Multi-Year MPN Feature.....</b>	<b>136</b>
<b>Schools Opting for Single-Year MPN Feature.....</b>	<b>137</b>
<b>Single-Year MPN Feature.....</b>	<b>137</b>
<b>Single-Loan MPN Feature (PLUS and Grad PLUS Only) .....</b>	<b>138</b>
<b>Electronic Master Promissory Notes (e-MPN).....</b>	<b>138</b>
<b>Master Promissory Note Printing Process.....</b>	<b>139</b>
<b>Linking an MPN to a Direct Loan Subsidized/Unsubsidized Grad PLUS or PLUS Award.....</b>	<b>143</b>

Generating an Expiration Date for an MPN .....	151
Closing MPNs.....	152
Generating a Master Promissory Note Response.....	153
<b>DIRECT PLUS LOAN CREDIT CHECK .....</b>	<b>166</b>
Credit Decision Appeal Process.....	166
Credit Status Response .....	167
Generating Credit Status Responses.....	168
Direct PLUS Loan Award Processing with Endorser .....	172
<b>SUBSIDIZED USAGE LIMIT PROCESSING.....</b>	<b>174</b>
Setting the Subsidized Usage Limit Flag .....	174
Subsidized Usage Limit Input Fields .....	175
Subsidized Usage Limit Calculations and Non-Credential Teacher Certification Subsidized Usage .....	180
Subsidized Usage Calculation Change System Generated Response .....	186
Reporting Non-Credential Teacher Certification Programs for Prior Award Years .....	189
<b>DIRECT LOAN CLOSEOUT .....</b>	<b>189</b>
<b>STUDENTLOANS.GOV WEB SITE .....</b>	<b>192</b>
• TEACH Counseling .....	192
StudentLoans.gov Electronic Master Promissory Note Submission .....	192
Direct Loan Entrance Counseling .....	192
Financial Awareness Counseling.....	195
Exit Counseling.....	196
PLUS Counseling.....	197
Direct PLUS Loan Requests .....	198
Deferment, Forbearance & Repayment Plan Forms.....	201
TEACH Grant Counseling.....	201
TEACH Agreement To Serve (ATS).....	202
<b>PELL GRANT AWARD AND DISBURSEMENT PROCESS .....</b>	<b>204</b>
Pell Grant Correction Edits can be treated as Rejects .....	204
Reporting Pennies in the Award and Disbursement Amount Data Elements.....	204
Establishing Pell Grant Award Information .....	206
Maximum Pell Eligibility for Dependents of Deceased Veterans who died in Iraq or Afghanistan after September 11, 2001 .....	209
Disbursement Sequence Number Required on all Disbursements .....	210
Disbursement Release Indicator.....	211
Submitting Pell Grant Disbursement Information and Disbursement Release Indicator .....	212
Updating and Adjusting Pell Grant Disbursement Amounts and Dates .....	218
Processing System-Generated Pell Responses .....	220
Reporting Verification Status Code .....	222
Deobligation of Funds Due to Verification Status “W” .....	224
Negative Pending Records .....	226
Concurrent Enrollment.....	227
Deobligation Due to Pell LEU Exceeding 600% .....	228
Two Pell Grants in one Award Year .....	229
Pell Administrative Cost Allowance (ACA) .....	229
Pell Potential Overaward Process (POP).....	230

Business Rules for Post-Deadline Processing (Extended Processing) and POP .....232  
Post-Deadline Processing .....232  
Pell Lifetime Eligibility Used .....233

**IRAQ AND AFGHANISTAN SERVICE GRANT AWARD AND DISBURSEMENT PROCESS .....234**  
Establishing Iraq & Afghanistan Service Grant Award Information .....235  
Submitting Iraq & Afghanistan Service Grant Disbursement Information and the Disbursement Release  
Indicator .....236  
Updating Iraq & Afghanistan Service Grant Awards.....237

**ACADEMIC COMPETITIVENESS GRANT (ACG).....239**

**NATIONAL SCIENCE AND MATHEMATICS ACCESS TO RETAIN TALENT (SMART) .....239**

**TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) AWARD AND  
DISBURSEMENT PROCESS .....239**  
Overview.....239  
School Eligibility .....239  
Student Eligibility .....240  
TEACH Grant Data Will Not Be Corrected .....241  
Reporting Pennies in the Award and Disbursement Amount Data Elements .....241  
Creating Financial Award ID and Financial Award Number .....242  
Financial Award ID .....242  
Establishing TEACH Grant Award Information .....243  
Updating and Adjusting TEACH Grant Awards .....252  
Disbursement Sequence Number Required on all Disbursements .....252  
Submitting TEACH Grant Disbursement Information and Disbursement Release Indicator.....253  
Updating and Adjusting TEACH Grant Disbursement Amounts and Dates.....256

**TEACHER EDUCATION ASSISTANCE FOR COLLEGE AND HIGHER EDUCATION (TEACH) GRANT  
PROGRAM AGREEMENT TO SERVE.....258**  
TEACH Grant Counseling.....258  
TEACH Agreement To Serve (ATS).....259  
Linking an ATS to a TEACH Award.....259  
Generating an ATS Acknowledgement.....262  
TEACH Grant Closeout.....268  
Balance Notification Letter .....268  
Automatic Closeout .....269

**USER READINESS CHECKLIST.....270**

**SCHOOL PROCESSING OPTIONS .....271**  
Promissory Note Type Option .....271  
Entrance Counseling Participation Option .....271  
Entrance Counseling Response Option.....272  
Exit Counseling Response Option .....273  
Financial Awareness Counseling Response Option .....273  
StudentLoans.gov Associated States Option .....273

StudentLoans.gov School Name Display Option.....	274
StudentLoans.gov PLUS Application Award Range Option .....	274
PLUS Application Participation Option .....	275
PLUS Application Acknowledgement Option .....	275
Disclosure Statement Print Option .....	276
Administrative Cost Allowance Option .....	277
Pell Grant Error Processing Option .....	277
Full or Standard Response.....	277
Response Records Generated Based on Web Activities .....	278
Common Record Response Document Length Option.....	278
<b>MESSAGE CLASSES .....</b>	<b>1</b>
<b>TABLE OF CONTENTS.....</b>	<b>1</b>
<b>COMMON RECORD MESSAGE CLASSES .....</b>	<b>3</b>
<b>NON-PROGRAM SPECIFIC.....</b>	<b>4</b>
Non-Program Specific, Non-Award Year Specific.....	4
Non-Program Specific, Award Year Specific.....	4
<b>PROGRAM SPECIFIC, NON-AWARD YEAR SPECIFIC.....</b>	<b>5</b>
Pell Message Classes.....	5
Direct Loan Message Classes.....	5
Teacher Education Assistance for College and Higher Education (TEACH) Grant Message Classes.....	5
Non-Credential Teacher Certification Program Message Class .....	5
<b>PROGRAM SPECIFIC, AWARD YEAR SPECIFIC.....</b>	<b>6</b>
Pell Message Classes for 2017-2018 Data.....	6
Direct Loan Message Classes for 2017-2018 Data .....	6
Teacher Education Assistance for College and Higher Education (TEACH) Grant Message Classes for 2017-2018 Data.....	6
<b>SYSTEM-GENERATED RESPONSES FOR 2017-2018 .....</b>	<b>7</b>
<b>REPORT MESSAGE CLASSES .....</b>	<b>8</b>
<b>Pell Grant Report Message Classes.....</b>	<b>8</b>
Exports to COD System.....	8
Imports from COD System .....	8
Direct Loan Report Message Classes.....	10
Imports from COD System .....	10
Imports from COD System, continued .....	11
<b>TEACH Grant Report Message Classes .....</b>	<b>12</b>
Imports from COD System .....	12
<b>TEACH Exit Counseling Report Message Classes .....</b>	<b>13</b>
Import from Servicing.....	13

**Non Program Specific Report Message Classes .....14**  
    Imports from COD System ..... 14

**COMMON RECORD LAYOUT.....1**

**TABLE OF CONTENTS.....1**

**INTRODUCTION     2**

**FULL SCHEMA ENFORCEMENT.....4**

**SCHEMA VERSION 4.0C COMMON RECORD LAYOUT.....5**  
**System-Generated Responses .....5**  
**Changes to Response Block.....5**  
**Changes to Transmission Data Block .....5**  
**Changes to Pell Block 5**  
**Changes to DLPLUS Block.....6**  
**Changes to DLSubsidized Block.....6**  
**Changes to DLUnsubsidized Block .....6**  
**Changes to TEACH Block .....7**

**DOCUMENT INFORMATION .....8**

**ENTITY INFORMATION ..... 11**

**PERSON INFORMATION ..... 14**

**AWARD INFORMATION ..... 21**

**DISBURSEMENT INFORMATION..... 39**

**RESPONSE INFORMATION..... 49**

**COMMON RECORD PHYSICAL LAYOUT..... 68**  
**Line Length Limitations .....68**  
    32-kilobyte Line Length Limitation on Mainframe System ..... 68  
    9,999-byte Line Length Limitation on COD System ..... 68  
    Line Length Limitation Solution..... 69  
**Standard             69**  
**Coding Guidelines   70**

EDITS.....1

TABLE OF CONTENTS.....1

INTRODUCTION.....2

COD EDITS.....3